

Second Opinion: Uninsured have several options for buying health plan

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If you have questions about the practices of your managed-care coverage, ask the experts at the Department of Managed Health Care.

Q: My 24-year-old son has no health insurance. He has had no insurance for more than six months. He cannot benefit from the new affordable health care law under my insurance because I am retired and receive Medicare coverage.

— *Georgene, Los Angeles*

One of the first changes brought about by the Affordable Care Act was to increase the maximum allowable age of dependents wishing to stay on their parents' plan until they reached the age of 26. That change went into effect for plan years that began on or after September 23, 2010. But, as you noted, this does not apply to parents who are on Medicare.

In 2014, the ACA will establish "affordable insurance exchanges." Those who work for an employer who does not offer health insurance will then be able to purchase insurance through such a state exchange, which will offer a choice of plans. Consumers also will be able to see up front the costs and benefits of each plan so that they can make an informed choice.

In the meantime, people without insurance have a number of options, which will differ from person to person based on their medical histories.

Depending on your son's medical history, purchasing an individual plan may not be as expensive as you might think. HealthCare.gov has a tool that will help you compare the costs of plans offered by health plans in your area. This should be his first step.

If he does have a pre-existing medical condition, he can look into what is called the Pre-Existing Condition Insurance Plan or "PCIP" plan, sometimes referred to as high-risk pools. In order to qualify for this type of plan, a person must have been uninsured for six months, have a pre-existing condition, and have been denied insurance by a private insurance company.

In California, the PCIP program is run by the Managed Risk Medical Insurance Board. Monthly premiums are determined by age and location, but as an example, a 24-year-old in Los Angeles can get coverage for between \$330 and \$491 per month, depending upon the health plan.

He can apply for coverage by going to www.pcip.ca.gov, or call (877) 428-5060 for more information.

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Consumers with questions about obtaining the right care at the right time are encouraged to contact the DMHC by calling (888) 466-2219 or by logging on to www.healthhelp.ca.gov.